Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 1 of 39

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Singh, Surinder P. Singh, Balvir All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-8821 than one, state all): xxx-xx-0888 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3417 N. Damen 3417 N. Damen Chicago, IL Chicago, IL ZIP CODE ZIP CODE 60618 60618 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business  $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a business debts. (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-\_\_\_\_ 200-999 50,001-∐ 50-99 **\_\_\_** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$0 to \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

\$10,000,001

to \$50 million

\$50,001 to

\$50,000 \$100,000

\$100,001 to \$500,001

to \$1 million

\$500,000

\$1,000,001

to \$10 million

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main

Document Page 2 of 39

B1 (Official Form 1) (1/08)	1 agc 2 01 33	Page 2
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Surinder Balvir Si	_
All Prior Bankruptcy Cases Filed Within Last	: <b>8 Years</b> (If more than two, att	ach additional sheet.)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (	f more than one, attach additional sheet.)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose deb I, the attorney for the petitioner na informed the petitioner that [he or of title 11, United States Code, an	Exhibit B mpleted if debtor is an individual tts are primarily consumer debts.) med in the foregoing petition, declare that I have she] may proceed under chapter 7, 11, 12, or 13 id have explained the relief available under each it I have delivered to the debtor the notice
	X /s/ Mark R. Schottler	08/06/2008
	Mark R. Schottler	Date
Does the debtor own or have possession of any property that poses or is alleged to pos  Yes, and Exhibit C is attached and made a part of this petition.  No.	hibit C e a threat of imminent and identifiable	harm to public health or safety?
Ex	hibit D	
(To be completed by every individual debtor. If a joint petition is filed, eac  Exhibit D completed and signed by the debtor is attached and m  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	·
	ding the Debtor - Venue applicable box.)	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	· • •	this District for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in th	is District.
Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a defor the interests of the parties will be served in regard to the relief sou	endant in an action or proceedir	
Certification by a Debtor Who Resi		Property
Landlord has a judgment against the debtor for possession of debtor	pplicable boxes.) s residence. (If box checked, c	omplete the following.)
-	(Name of landlord that obtained	judgment)
Debter eleisse that we demonstrately mark entrances level than any size.	(Address of landlord)	Annual de la management de la companya de la compan
Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		•
Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due durir	ng the 30-day period after the filing of the
Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(I)).	

B1 (Official Form 1) (1/08) Documer	nt Page 3 of 39 Page 3
Voluntary Petition	Name of Debtor(s): Surinder P. Singh
(This page must be completed and filed in every case)	Balvir Singh
	Signatures
Signature(s) of Debter(s) (Individual/ Joint)	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available unde each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
V	recognition of the foreign main proceeding is attached.
/s/ Surinder P. Singh Surinder P. Singh	_   <sub>V</sub>
	X
X /s/ Balvir Singh Balvir Singh	(Signature of Foreign Representative)
Balvii Giligii	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
08/06/2008	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Mark R. Schottler	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and
Mark R. Schottler  Bar No. 6238871  Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603	have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(312) 236-7200 Fax No.(312) 236-1691	
08/06/2008	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date $^*$ In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United State Code, specified in this petition.	Address X_
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Surinder P. Singh	Case No.	
	Balvir Singh	_	(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh

Balvir Singh

Case No. (if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
<ul> <li>4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> </ul>
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Surinder P. Singh Surinder P. Singh
Date: <b>08/06/2008</b>

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Surinder P. Singh	Case No.	
	Balvir Singh		(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh

Balvir Singh

Case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Balvir Singh Balvir Singh
Date:08/06/2008

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 8 of 39

B6A (Official Form 6A) (12/07)

In re Surinder P. Singh Balvir Singh

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 9 of 39

B6B (Official Form 6B) (12/07)

In re Surinder P. Singh Balvir Singh

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Chase Bank	С	\$30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Ordinary household goods furniture, appliances, electronics, etc.	С	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary and necessary clothing items	С	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 10 of 39

B6B (Official Form 6B) (12/07) -- Cont.

ln re	Surinder P. Singh
	Balvir Singh

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
	401k	С	\$300.00
	100% Owner of North Center Muffler & Brake Shop	С	\$0.00
x			
x			
x			
x			
x			
	x x x	401k 100% Owner of North Center Muffler & Brake Shop  X X X	X  401k  C  100% Owner of North Center Muffler & Brake Shop  C  X  X  X

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 11 of 39

B6B (Official Form 6B) (12/07) -- Cont.

In re Surinder P. Singh Balvir Singh

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Cadilac Escalade	С	\$25,000.00
		2003 Chevy Monte Carlo (93,000+ miles) Vehicle owned jointly with Surinder Singh Sr.	С	\$7,000.00

Entered 08/06/08 11:01:42 Desc Main Case 08-20490 Doc 1 Filed 08/06/08 Document Page 12 of 39

B6B (Official Form 6B) (12/07) -- Cont.

In re	Surinder P. Singh
	Balvir Singh

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.		Tools and equipment	С	\$4,000.00
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached		\$37,830,00

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 13 of 39

B6C (Official Form 6C) (12/07)

In re	Surinder P. Singh
	Balvir Singh

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at Chase Bank	735 ILCS 5/12-1001(b)	\$30.00	\$30.00
Ordinary household goods furniture, appliances, electronics, etc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Ordinary and necessary clothing items	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
2006 Cadilac Escalade	735 ILCS 5/12-1001(c)	\$0.00	\$25,000.00
2003 Chevy Monte Carlo (93,000+ miles) Vehicle owned jointly with Surinder Singh Sr.	735 ILCS 5/12-1001(b)	\$6,970.00	\$7,000.00
Tools and equipment	735 ILCS 5/12-1001(b)	\$0.00	\$4,000.00
		\$8,500.00	\$37,530.00

Entered 08/06/08 11:01:42 Desc Main Case 08-20490 Doc 1 Filed 08/06/08 Document Page 14 of 39

B6D (Official Form 6D) (12/07) In re Surinder P. Singh **Balvir Singh** 

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

<del></del>					<u>.                                    </u>		on this concadic t	•
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 61191082			DATE INCURRED: NATURE OF LIEN:					
GMAC Automotive Bank PO BOX 2150 Greeley, CO 80632		С	Purchase Money COLLATERAL: 2006 Cadilac Escalade REMARKS:				\$35,158.00	\$10,158.00
			#05 000 00					
ACCT #: <b>10021</b>			VALUE: \$25,000.00  DATE INCURRED: NATURE OF UEN					
Snap On Credit 1125 Tri State Parkway Gurnee, IL 60031-9141		С	NATURE OF LIEN: Purchase Money COLLATERAL: Tools and equipment REMARKS:				\$6,106.00	\$2,106.00
			VALUE: \$4,000.00					
			Subtotal (Total of this I	_	-		\$41,264.00	\$12,264.00
Nocontinuation sheets attached			Total (Use only on last	oag	e) >	•	\$41,264.00 (Report also on	\$12,264.00 (If applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

Page 15 of 39

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main B6E (Official Form 6E) (12/07)

In re Surinder P. Singh **Balvir Singh** 

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.
	continuation sheets attached

Case 08-20490 Doc 1 Filed 08/06/08

TYPE OF PRIORITY

Document

Entered 08/06/08 11:01:42 Desc Main Page 16 of 39

B6E (Official Form 6E) (12/07) - Cont.

In re Surinder P. Singh **Balvir Singh** 

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

**Domestic Support Obligations** HUSBAND, WIFE, JOINT OR COMMUNITY UNLIQUIDATED CONTINGENT CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: DATE INCURRED: CONSIDERATION: Theresa Brosman \$0.00 \$0.00 \$0.00 **Child Support** 3144 N. Laramie REMARKS: Chicago, IL 60641 of \_ 1 continuation sheets Subtotals (Totals of this page) > \$0.00 \$0.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims \$0.00 Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$0.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 17 of 39

B6F (Official Form 6F) (12/07) In re Surinder P. Singh Balvir Singh

Case No.		
	(if known)	

Check this box if debtor has no creditors holding unsecured claims	to report on this Schedule F.
--	-------------------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	0 LF 10010	DISPUIED	AMOUNT OF CLAIM
ACCT #: 71539724  ADT Security Services PO Box 551200  Jacksonville, FL 32255		С	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:					Notice Only
ACCT #: 3499908628094743  American Express P.O. Box 297884  Ft. Lauderdale, FL 33329-7884		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$9,862.00
ACCT #: Anthony Dominguez 5126 N. Lowell Chicago, IL 60618		С	DATE INCURRED: CONSIDERATION: Commercial Lease REMARKS:					Notice Only
ACCT#: 4264-2929-5882-4639  Bank of America PO BOX 15726  Wilmington, DE 19886-5726		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$12,567.78
ACCT #: 4246-3113-6136-9496 Chase PO BOX 15298 Wilmington, DE 19850-5298		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$26,655.00
ACCT#: 1523-0034-7634-9618 Circuit City/Chase 9960 Mayland Dr. Richmond, VA 232331463		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$3,848.43
continuation sheets attached	1	(Rep	Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	edu e, oı	otal ile l n th	l > F.) ne	)	\$52,933.21

B6F (Official Form 6F) (12/07) - Cont. In re Surinder P. Singh Balvir Singh

Page 18 of 39 Document

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FINE	CONTINGENI	טואבוואסוטאוובט	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5082290031954859  Citibusiness Card PO BOX 688901  Des Moines, IA 50368-8901		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$12,737.83
ACCT#: 5836162036  ComEd Credit/Bankruptcy 2100 Swift Dr. Oak Brook, IL 60523		С	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					Notice Only
ACCT #: 08 171 65009 4354066332  Credit Collection Services PO Box 55126  Boston, MA 02205-5126		С	DATE INCURRED: CONSIDERATION: Collecting for - Quest Diagnostics REMARKS:					\$80.00
ACCT #: 147433  Curt R. Donald  Authorized Franchisee For Snap On Tools  44W200 Clanyard Rd.  Hampshire, IL 60140		С	DATE INCURRED: CONSIDERATION: Loan REMARKS:					Notice Only
ACCT #: 6011-0078-3074-4859 Discover Financial Services PO BOX 15316 Wilmington, DE 19850-5316		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$12,636.78
ACCT #: 5392  Domestic Uniform Rental 4131 N. Ravenswood Chicago, IL 60613		С	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:					Notice Only
Sheet no. <u>1</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to  (Use only on last page of the completed ort also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and F	Sched	Tota Iule on t	al : F.	)	\$25,454.61

Document

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Page 19 of 39

B6F (Official Form 6F) (12/07) - Cont. In re Surinder P. Singh Balvir Singh

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM	
ACCT #: 5499-4409-0851-2358 HSBC Bank PO BOX 5253 Carol Stream, IL 60197	-	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$82.0	)0
ACCT #: 08M1718123  Jeffrey K. Gutman 4018 North Lincoln Chicago, IL 60618	-	С	DATE INCURRED: CONSIDERATION: Collecting for- Anthony Dominguez REMARKS:				\$5,000.0	)0
ACCT #: 10IL0459581-3  JP Morgan Chase Bank, NA West Lakeview LPO 3335 North Ashland Chicago, IL 60657	-	С	DATE INCURRED: CONSIDERATION: Loan REMARKS:				Notice Only	у
ACCT#: 5257  Lake Shore Medical Associates 2734 N. Lincoln Ave. Chicago, IL 60614	-	С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$877.9	90
ACCT#: LVA-7051306  Lakeview Anesthesia LLC PO Box 70  Lake Forest, IL 60045	_	С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$209.4	16
ACCT #: 426311361369496  Nationwide Credit, Inc. 3600 E. University Dr. Ste. B1350  Phoenix, AZ 85034-7296	-	С	DATE INCURRED: CONSIDERATION: Collecting for - Chase REMARKS:				Notice Only	у
Sheet no. 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relations	nedu e, o	ota ule l n th	l > F.) ne	.)	36

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 20 of 39

B6F (Official Form 6F) (12/07) - Cont. In re Surinder P. Singh Balvir Singh

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED.	AMOUNT OF CLAIM
ACCT #: 00304516362  North Shore Agency, Inc. 270 Spagnoli Rd Melville, NY 11747	-	С	DATE INCURRED: CONSIDERATION: Collecting for - Hidden Pictures Playground REMARKS:				\$19.32
ACCT#:  Park West Family Practice Associates 2526 N. Lincoln Chicago, IL 60614		С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$2,000.00
ACCT#: 1500032868711  People's Gas Chicago, IL 60687-0001		С	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:				Notice Only
ACCT#: 4119  Precision Data Systems, Inc. 13957 S. Kostner Ave. Crestwood, IL 60445	-	С	DATE INCURRED: CONSIDERATION: Services REMARKS:				Notice Only
ACCT #: Sanders Hardware Supply 139 S. Wheeling Road Wheeling, IL 60090		С	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:				Notice Only
ACCT#: 844955609 Shell/Citi PO BOX 6003 Hagerstown, MD 21747	-	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$236.00
Sheet no. 3 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S  (Use only on last page of the completed Scort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Related	hed le, c	ota ule on th	l > F.) ne	

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 21 of 39

B6F (Official Form 6F) (12/07) - Cont. In re Surinder P. Singh Balvir Singh

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	AMOUNT OF CLAIM
ACCT #: 84495 Shell/Citi PO BOX 15687 Wilmington, DE 19850-5687		C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$123.00
ACCT #: 100210673 Snap-On Credit LLC PO Box 506 Gurnee, IL 60031		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,106.00
ACCT #: 0011007007  Sopus Products PO BOX 7247-6236 Philadelphia, PA 19170-6236		С	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:				Notice Only
L Sheet no4 of4 continuation she	ets	attac	hed to S	ubto	tal:	<u>⊢</u> >	\$6,229.00
Schedule of Creditors Holding Unsecured Nonpriority C		ns	(Use only on last page of the completed So ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, c	n th	F.) he	\$93,041.50

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 22 of 39

B6G (Official Form 6G) (12/07)

In re Surinder P. Singh Balvir Singh

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Commercial Lease Anthony Dominguez 5126 N. Lowell Chicago, IL 60630	Commercial Lease Contract to be REJECTED

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 23 of 39

B6H (Official Form 6H) (12/07)

In re Surinder P. Singh Balvir Singh

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

## Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 24 of 39

B6I (Official Form 6I) (12/07)

In re Surinder P. Singh Balvir Singh

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dep	endents of Debtor and Sp	oouse	
Married	Relationship(s): Son Age(s):	13 Relationshi	p(s):	Age(s):
Walled	Son (	6		
	Child <sup>2</sup>	1		
Francis and	Dahtar	Chausa		
Employment:	Debtor	Spouse		
Occupation	Unemployed	Supervisor		
Name of Employer		Kohl's		
How Long Employed		3 years	00 Bidgowood Drivo	
Address of Employer			00 Ridgewood Drive	
		Menomone	e raiis, vvi	
INCOME (F. C. )		CI IV	DEDTOD	0001105
	erage or projected monthly income at time , salary, and commissions (Prorate if not pa		<b>DEBTOR</b> \$0.00	<b>SPOUSE</b> \$1,542.15
<ol> <li>Monthly gross wages</li> <li>Estimate monthly over</li> </ol>		aid monthly)	\$0.00 \$0.00	\$1,542.15 \$0.00
3. SUBTOTAL	aune			•
4. LESS PAYROLL DE	NICTIONS		\$0.00	\$1,542.15
	des social security tax if b. is zero)		\$0.00	\$61.45
b. Social Security Tax			\$0.00	\$95.59
c. Medicare	•		\$0.00	\$22.36
d. Insurance			\$0.00	\$0.00
e. Union dues			\$0.00	\$0.00
f. Retirement			\$0.00	\$0.00
g. Other (Specify)			\$0.00	\$0.00
h. Other (Specify)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
<ul><li>j. Other (Specify)</li><li>k. Other (Specify)</li></ul>			\$0.00 \$0.00	\$0.00 \$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$0.00	\$1 <b>79.40</b>
	LY TAKE HOME PAY		\$0.00	\$1,362.75
		· (Attack data:lad atest)		·
<ol> <li>Regular income from</li> <li>Income from real pro</li> </ol>	operation of business or profession or farm	i (Attach detailed strit)	\$0.00 \$0.00	\$0.00 \$0.00
Interest and dividend	,		\$0.00	\$0.00
	e or support payments payable to the debto	or for the debtor's use or	\$0.00	\$0.00
that of dependents lis			*****	*****
•	ernment assistance (Specify):			
			\$0.00	\$0.00
12. Pension or retiremen			\$0.00	\$0.00
13. Other monthly incom	e (Specify):		\$0.00	\$0.00
a b.			\$0.00	\$0.00
о С.			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	\$0.00
	Y INCOME (Add amounts shown on lines 6	and 14)	\$0.00	\$1,362.75
	FINCOME (Add amounts shown on lines of the MONTHLY INCOME: (Combine column		*	· •
10. COMBINED AVERAG	SE IVION I FILT INCOIVIE: (COMDINE COIUMN	was non me 15)	<b>\$1,3</b>	62.75

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 25 of 39

B6J (Official Form 6J) (12/07)

IN RE: Surinder P. Singh **Balvir Singh** 

Case No.	
	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.			
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures		
Rent or home mortgage payment (include lot rented for mobile home)	\$1,200.00		
a. Are real estate taxes included? ☐ Yes ☑ No			
b. Is property insurance included? ☐ Yes ☑ No			
2. Utilities: a. Electricity and heating fuel	\$100.00		
b. Water and sewer			
c. Telephone	\$50.00		
d. Other:			
3. Home maintenance (repairs and upkeep)			
4. Food	\$300.00		
5. Clothing	\$20.00		
6. Laundry and dry cleaning			
7. Medical and dental expenses			
8. Transportation (not including car payments)	\$200.00		
9. Recreation, clubs and entertainment, newspapers, magazines, etc.			
10. Charitable contributions			

- 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life
  - c. Health d. Auto \$100.00 e. Other:
- 12. Taxes (not deducted from wages or included in home mortgage payments)
- 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$710.00 a. Auto:
  - b. Other:
  - c. Other: d. Other:
- 14. Alimony, maintenance, and support paid to others: Child Support \$300.00
- 15. Payments for support of add'l dependents not living at your home:
- 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other:
- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)
- 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.
- 20. STATEMENT OF MONTHLY NET INCOME
- a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

17.b. Other:

\$1,362.75 \$2,980.00

\$2,980.00

(\$1,617.25)

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 26 of 39

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT** 

## NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re Surinder P. Singh **Balvir Singh** 

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$37,830.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$41,264.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$93,041.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,362.75
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,980.00
	TOTAL	18	\$37,830.00	\$134,305.50	

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 27 of 39

Form 6 - Statistical Summary (12/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Surinder P. Singh Balvir Singh

Case No.

Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,362.75
Average Expenses (from Schedule J, Line 18)	\$2,980.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,705.57

#### State the following:

otato the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$12,264.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$93,041.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$105,305.50

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 28 of 39

In re Surinder P. Singh **Balvir Singh** 

Case No.	
	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of		
Date <b>08/06/2008</b>	Signature /s/ Surinder P. Singh	
Date	Signature 7.5 Surinder P. Singh	
Date 08/06/2008	Signature /s/ Balvir Singh Balvir Singh	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# Document Page 29 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Surinder P. Singh	Case No.	
	Balvir Singh		(if known)

	_	,
		STATEMENT OF FINANCIAL AFFAIRS
	1 Income from emple	evment or operation of business
None	State the gross amount of income the deptor has received from employment, trade, or profession, or from operation of the deptor's pusiness.	
	AMOUNT	SOURCE
	\$8,905.69	Year to date apx.
	\$14,209.00	2007
	\$34,110.00	2006
None	State the amount of income two years immediately precesseparately. (Married debtor	from employment or operation of business received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the eding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse s filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, arated and a joint petition is not filed.)
	3. Payments to credit	ors
	Complete a. or b., as appr	opriate, and c.
None  V	None a Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other	
None  V	preceding the commenceme \$5,475. If the debtor is an i obligation or as part of an a (Married debtors filing unde	not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately ent of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support laternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. In chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint spouses are separated and a joint petition is not filed.)
None  V	who are or were insiders. (N	nents made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)
	4. Suits and administ	rative proceedings, executions, garnishments and attachments
None	bankruptcy case. (Married	trative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Anthony Dominguez v. North
Center Muffler and Brake Shop,
Inc. and Paul and Surinder
Singh
08M1-718123

NATURE OF PROCEEDING Collection

COURT OR AGENCY
AND LOCATION
Circuit Court of Cook
County

STATUS OR DISPOSITION Pending

B7 (Official Form 7) (12/07) - Cont.

## Document Page 30 of 39 UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)**

n re:	Surinder P. Singh	Case No.	
	Balvir Singh	_	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under charter 12 or charter 13 must include rifts or contributions by either or both spouses whether or not a

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Schottler & Associates** 10 S. LaSalle **Suite 3410** Chicago, IL 60603

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 08/06/2008

**AMOUNT OF MONEY OR DESCRIPTION** AND VALUE OF PROPERTY \$1,200.00

B7 (Official Form 7) (12/07) - Cont.

## Document Page 31 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Surinder P. Singh	
	Balvir Singh	

Case No.	
	(if known)

	;	STATEMENT O Contin	F FINANCIAI nuation Sheet No. 2	L AFFAIRS	
None	10. Other transfers  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a join petition is not filed.)				
	NAME AND ADDRESS OF TRANSFER	,		DESCRIBE PROPERTY	_
	RELATIONSHIP TO DEBTOR		TE	AND VALUE RECEIVED	
	North Center Muffler & Brake Sho	p 3/0	18	\$2.600.00 taken from pay commercial prop	
None	b. List all property transferred by the debt similar device of which the debtor is a ber	•	ediately preceding t	he commencement of this	case to a self-settled trust or
None	11. Closed financial accounts List all financial accounts and instruments transferred within one year immediately pr certificates of deposit, or other instrument brokerage houses and other financial inst accounts or instruments held by or for eith petition is not filed.)	receding the commence s; shares and share acc itutions. (Married debtor	ement of this case. counts held in banks rs filing under chapt	Include checking, savings, s, credit unions, pension fu er 12 or chapter 13 must ir	, or other financial accounts, unds, cooperatives, associations, nclude information concerning
None	12. Safe deposit boxes List each safe deposit or other box or dep preceding the commencement of this cas both spouses whether or not a joint petition	e. (Married debtors filin	g under chapter 12	or chapter 13 must include	e boxes or depositories of either or
		NAMES AND ADDI	RESSES OF		
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY Safety Deposit Box at Chase Bank	THOSE WITH ACC BOX OR DEPOSIT		DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
None	13. Setoffs				

 $\overline{\mathbf{A}}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\square$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Surinder P. Singh	
	Balvir Singh	

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Fnvir	onmental	Info	rmation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS
Automobile Repair Shop

BEGINNING AND ENDING

DATES

6/1/03 to present

North Center Muffler & Brake Shop, Inc. 4157 N. Lincoln Chicago, IL 60618 90-0087976

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Surinder P. Singh Case No.

Balvir Singh (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answers attachments thereto and that they are true and correct.	s contained in th	e foregoing statement of financial affairs and any
Date 08/06/2008	Signature	/s/ Surinder P. Singh
	of Debtor	Surinder P. Singh
Date 08/06/2008	Signature	/s/ Balvir Singh
	of Joint Debtor	Balvir Singh
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 34 of 39

Official Form 8 (10/05)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh CASE NO

**Balvir Singh** 

CHAPTER 7

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

☐ I have filed a schedule of	f assets and liabilities which includes cor	nsumer debts secu	red by proper	ty of the estate.	
☐ I have filed a schedule of	f executory contracts and unexpired leas	ses which includes	personal prop	perty subject to an	unexpired lease.
☐ I intend to do the followin	g with respect to the property of the esta	ate which secures t	hose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 Cadilac Escalade	GMAC Automotive Bank PO BOX 2150 Greeley, CO 80632 61191082				☑
Tools and equipment  Snap On Credit  1125 Tri State Parkway  Gurnee, IL 60031-9141  10021					Ø
Description of Leased Property	Lessor's Name	Lease will assumed pure to 11 U.S. § 362(h)(1)	suant C.		
Commercial Lease	Commercial Lease Anthony Dominguez 5126 N. Lowell Chicago, IL 60630				

Case 08-20490 Doc 1 Filed 08/06/08 Entered 08/06/08 11:01:42 Desc Main Document Page 35 of 39

Official Form 8 (10/05)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh CASE NO

**Balvir Singh** 

CHAPTER 7

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Date	08/06/2008	Signature	/s/ Surinder P. Singh
			Surinder P. Singh
Date	08/06/2008	Signature	/s/ Balvir Singh
			Balvir Singh

B201 (04/09/06)

# Document Page 36 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh Balvir Singh

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# Document Page 37 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Surinder P. Singh Balvir Singh

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

l,	Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
require	d by § 342(b) of the Bankruptcy Code.	
/s/ Mar	k R. Schottler	
Mark R	. Schottler, Attorney for Debtor(s)	
Bar No.	: 6238871	
Schottle	er & Associates	
10 S. La	aSalle Street	
Suite 34	410	

Chicago, IL 60603 Phone: (312) 236-7200 Fax: (312) 236-1691

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Surinder P. Singh	X /s/ Surinder P. Singh	08/06/2008
Balvir Singh	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Balvir Singh	08/06/2008
Case No. (if known)	Signature of Joint Debtor (if any)	Date

# Document Page 38 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh CASE NO

**Balvir Singh** 

CHAPTER 7

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept:		\$1,200.00		
	Prior to the filing of this statement I have received	eived:	\$1,200.00		
	Balance Due:		<u>\$0.00</u>		
2.	The source of the compensation paid to me	was:			
	✓ Debtor ☐ Other	r (specify)			
3.	The source of compensation to be paid to me	e is:			
	☑ Debtor ☐ Other	r (specify)			
4.	I have not agreed to share the above-disassociates of my law firm.	sclosed compensation with any other p	person unless they are members and		
	☐ I have agreed to share the above-disclo associates of my law firm. A copy of the compensation, is attached.				
	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, schec. Representation of the debtor at the meeting By agreement with the debtor(s), the above-	, and rendering advice to the debtor in edules, statements of affairs and plan vng of creditors and confirmation hearin	determining whether to file a petition in which may be required; g, and any adjourned hearings thereof;		
		CERTIFICATION			
	I certify that the foregoing is a complete st representation of the debtor(s) in this bankru	tatement of any agreement or arranger	ment for payment to me for		
	08/06/2008	/s/ Mark R. Schottler			
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fax: (3	Bar No. 6238871		
	/s/ Surinder P. Singh	/s/ Balvir Singh			
	Surinder P. Singh	Balvir Singh			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Surinder P. Singh

**Balvir Singh** 

CASE NO

CHAPTER 7

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	08/06/2008		/s/ Surinder P. Singh
			Surinder P. Singh
Date	08/06/2008	Signature .	/s/ Balvir Singh
			Balvir Singh